



Neighborhood Housing Services of New Haven

Positioning New Haven's Neighborhoods to Succeed

February 22, 2011

Written Testimony in support of Funding for the Connecticut Fair Housing Center

I am Bridgette Russell, the managing director of the New Haven Home Ownership Center at Neighborhood Housing Services of New Haven. As a HUD and CHFA approved counseling agency we provide free mortgage delinquency and foreclosure prevention counseling to homeowners who are at-risk of foreclosure, and are the largest such housing counseling agency in Connecticut. I submit this testimony in support of the Governor's funding request for one of our most valued partners, the Connecticut Fair Housing Center.

We have hundreds of clients in all stages of mortgage distress who rely on the free, specialized assistance that we provide. We work with the community to provide a wide range of services to assist distressed borrowers. Because many of our clients face the imminent risk of foreclosure or are in foreclosure, we need to connect our homeowners to an attorney who can guide them as they navigate the court system. We as counselors also need to be able understand the situations our clients face while in foreclosure, and we need an attorney to analyze a client's situation and decide what to do next. Our clients often need representation and are in tight financial situations, and we need an attorney who can handle such a matter *pro bono*, or find another attorney who will.

For years the Connecticut Fair Housing Center has provided that attorney. The Center's foreclosure prevention attorney has been critical in advising our clients and counselors, and in educating our clients at our orientations. We also rely on the Center's foreclosure manual as a reference tool for clients going through the stressful process of defending themselves in court. The Center's attorney is at our offices twice each month to meet with us and our clients, and we communicate with him frequently through phone calls and emails. As a result, we're better able to deliver our clients the services and assistance our clients need.

No other organization in the state provides the legal assistance and resources for homeowners and counselors. Please know that your past support for the Connecticut Fair Housing Center and its foreclosure prevention efforts has been a tremendous investment in the stability and health of our community and our state, and please support continued funding for the Center.

Thank you for considering this request.

Very truly yours,

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